



ask SHIP

Q: I didn't sign up for Medicare Part B when I was first eligible. Can I sign up now?

A: There are specific times you can sign up for Part B, depending on your situation.

Medicare Part B covers two types of services:

Medically necessary

services: Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.

Preventive services: Health care to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best.

General Enrollment Period

The General Enrollment Period runs January 1 - March 31 each year. During this time, you can sign up for Medicare Part B at your local Social Security office. Your Medicare Part B coverage won't start until July 1 of the year you sign up.

If your income is above a certain amount, then you may have to pay a higher Part B premium.

Special Enrollment Periods

If you're covered under a group health plan based on current employment, you will have a Special Enrollment Period to sign up for Part A and/or Part B any time, as long as you or your spouse (or family member if you're disabled) is actively working, and you're covered by a group health plan through the employer or union based on that work.

You also have an 8-month Special Enrollment Period to sign up for Part A and/or Part B that starts the month after the employment ends or the group health plan insurance based on current employment ends, whichever happens first..In most cases, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period.

If you are not covered under a group health plan and you didn't sign up for Medicare Part B when you first became eligible, you may be able to sign up during the General Enrollment Period.

Late Enrollment Penalty

The cost of Medicare Part B will go up 10% for each full 12-month period that you could have had Medicare Part B but didn't take it, except in special cases. You will have to pay this penalty as long as you have Medicare Part B.

If you already have Medicare Part A and need Part B, you can sign up for Part B at your local Social Security office or by calling 1-800-772-1213 (TTY users should call 1-800-325-0778).

For more information on delaying enrollment in Medicare Part B if you or your spouse is still working, visit www.Medicare.gov.

If you are a military retiree or the spouse or dependent child of either a military retiree or an active duty sponsor, visit www.Medicare.gov for more information.

If you have questions about Medicare Part B or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, 866-846-0139 TDD, or visit www.medicare.in.gov. You can also find us on Facebook and Twitter.